

114TH CONGRESS  
1ST SESSION

# S. 85

To amend the Higher Education Act of 1965 to establish a simplified income-driven repayment plan, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

JANUARY 7, 2015

Mr. KING (for himself, Mr. BURR, Mr. WARNER, Mr. RUBIO, Ms. COLLINS, and Mr. ALEXANDER) introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To amend the Higher Education Act of 1965 to establish a simplified income-driven repayment plan, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-  
2 tives of the United States of America in Congress assembled,*

**3 SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Repay Act of 2015”.

**5 SEC. 2. SIMPLIFIED INCOME-DRIVEN REPAYMENT PLAN.**

6       Part G of title IV of the Higher Education Act of  
7 1965 (20 U.S.C. 1088 et seq.) is amended by adding at  
8 the end the following:

1   **“SEC. 493E. SIMPLIFIED INCOME-DRIVEN REPAYMENT**2                   **PLAN.**

3       “(a) DEFINITIONS.—In this section:

4               “(1) COVERED FEDERAL DIRECT LOAN.—The  
5       term ‘covered Federal Direct Loan’ means a Federal  
6       Direct Stafford Loan, a Federal Direct Unsubsidized  
7       Stafford Loan, a Federal Direct Consolidation Loan  
8       (other than a Federal Direct Consolidation Loan  
9       whose proceeds were used to discharge the liability  
10      of a Federal Direct PLUS loan made on behalf of  
11      a dependent student or a loan under section 428B  
12      made on behalf of a dependent student), or a Fed-  
13      eral Direct PLUS Loan (other than a Federal Di-  
14      rect PLUS Loan made on behalf of a dependent stu-  
15      dent) made under part D.16               “(2) DISCRETIONARY INCOME.—The term ‘dis-  
17      cretionary income’ means the amount by which a  
18      borrower’s (and the borrower’s spouse, if applicable)  
19      annual adjusted gross income exceeds 150 percent of  
20      the poverty line applicable to the borrower’s family  
21      size.22               “(3) DISCRETIONARY INCOME BEND POINT.—  
23      The term ‘discretionary income bend point’ means  
24      \$25,000, adjusted annually for inflation as deter-  
25      mined by the Consumer Price Index (as such term

1       is defined in section 478(f)) for the previous cal-  
2       endar year.

3           “(4) INCOME-DRIVEN CALCULATION.—

4           “(A) IN GENERAL.—The term ‘income-  
5       driven calculation’, when used with respect to a  
6       borrower, means the annual amount due on the  
7       total amount of covered Federal Direct Loans,  
8       which annual amount is equivalent to—

9              “(i) 10 percent of the borrower’s dis-  
10       cretionary income that is less than the dis-  
11       cretionary income bend point, plus

12              “(ii) 15 percent of the borrower’s dis-  
13       cretionary income that is equal to or greater-  
14       er than the discretionary income bend  
15       point.

16           “(B) ANNUAL CALCULATION.—The cal-  
17       culation under subparagraph (A) shall be deter-  
18       mined on an annual basis for the duration of  
19       the repayment period described in subsection  
20       (b).

21           “(5) NEW BORROWER.—The term ‘new bor-  
22       rower’ means a borrower who—

23              “(A) as of July 1, 2015, has no out-  
24       standing balance on a student loan made, in-  
25       sured, or guaranteed under part B or D; or

1               “(B) has no outstanding balance on a stu-  
2               dent loan made, insured, or guaranteed under  
3               part B or D on the date the borrower receives  
4               a loan made under part D on or after July 1,  
5               2015.

6        “(b) SIMPLIFIED INCOME-DRIVEN REPAYMENT  
7 PLAN AUTHORIZED.—

8               “(1) IN GENERAL.—The Secretary shall carry  
9               out a simplified income-driven repayment program  
10              for new borrowers that meets the following require-  
11              ments:

12               “(A) A new borrower of any covered Fed-  
13               eral Direct Loan may elect to have the bor-  
14               rower’s aggregate monthly payment for all such  
15               loans equal to the income-driven calculation, di-  
16               vided by 12.

17               “(B) The holder of such a loan shall apply  
18               the borrower’s monthly payment under this sub-  
19               section first toward interest due on the loan,  
20               next toward any fees due on the loan, and then  
21               toward the principal of the loan.

22               “(C) Any interest due and not paid under  
23               subparagraph (B)—

24               “(i) shall, on Federal Direct Stafford  
25               Loans, be paid by the Secretary for a pe-

1                   riod of not more than 3 years after the  
2                   date of the borrower's election under sub-  
3                   paragraph (A), except that such period  
4                   shall not include any period during which  
5                   the borrower is in deferment due to an eco-  
6                   nomic hardship described in section  
7                   435(o); and

8                         “(ii) shall be capitalized—

9                             “(I) in the case of a Federal Di-  
10                          rect Stafford Loan, subject to clause  
11                          (i)—

12                         “(aa) at the time the bor-  
13                          rrower ends the election to make  
14                          simplified income-driven repay-  
15                          ment under this subsection; or

16                         “(bb) at the time the bor-  
17                          rrower's monthly payment calcula-  
18                          tion under subparagraph (A) ex-  
19                          ceeds the monthly payment cal-  
20                          culation under the fixed repay-  
21                          ment plan, based on a 10-year  
22                          repayment period, when the bor-  
23                          rrower first made the election  
24                          under subparagraph (A); and

1                         “(II) in the case of a Federal Di-  
2                         rect Unsubsidized Stafford Loan—

3                         “(aa) at the time the bor-  
4                         rower ends the election to make  
5                         simplified income-driven repay-  
6                         ment under this subsection; or

7                         “(bb) at the time the bor-  
8                         rower’s monthly payment calcula-  
9                         tion under subparagraph (A) ex-  
10                         ceeds the monthly payment cal-  
11                         culation under the fixed repay-  
12                         ment plan, based on a 10-year  
13                         repayment period, when the bor-  
14                         rower first made the election  
15                         under subparagraph (A).

16                         “(D) Any principal due and not paid under  
17                         subparagraph (B) shall be deferred.

18                         “(E) The amount of time a new borrower  
19                         shall make monthly payments under subpara-  
20                         graph (A) may exceed 10 years.

21                         “(F) If the borrower no longer wishes to  
22                         continue the election under this subsection,  
23                         then—

24                         “(i) the maximum monthly payment  
25                         required to be paid for all covered Federal

1                   Direct Loans shall be equal to the monthly  
2                   amount calculated under section  
3                   428(b)(9)(A)(i) or 455(d)(1)(A), based on  
4                   a 10-year repayment period, when the bor-  
5                   rower first made the election described in  
6                   this subsection; and

7                   “(ii) the amount of time the borrower  
8                   is permitted to repay such loans may ex-  
9                   ceed 10 years.

10                  “(G) The Secretary shall cancel the out-  
11                  standing balance of principal and interest due  
12                  for a new borrower whose balance of principal  
13                  of covered Federal Direct Loans did not exceed  
14                  \$57,500 on the date the borrower’s repayment  
15                  period began, or whose balance of principal of  
16                  covered Federal Direct Loans did not exceed  
17                  the maximum aggregate amount of loans an  
18                  independent undergraduate student could bor-  
19                  row, pursuant to section 428H(d)(4)(B), on the  
20                  date the borrower’s final covered Federal Direct  
21                  Loan was disbursed, whichever amount is great-  
22                  er, if the borrower—

23                  “(i) at any time, elected to participate  
24                  under subparagraph (A); and

25                  “(ii) for 20 years—

1                         “(I) made monthly payments  
2                         pursuant to subparagraph (A); or

3                         “(II) was in deferment due to an  
4                         economic hardship described in sec-  
5                         tion 435(o).

6                         “(H) The Secretary shall cancel the out-  
7                         standing balance of principal and interest due  
8                         for a new borrower whose balance of principal  
9                         of covered Federal Direct Loans exceeded  
10                         \$57,500 on the date the borrower’s repayment  
11                         period began, or whose balance of principal of  
12                         covered Federal Direct Loans exceeded the  
13                         maximum aggregate amount of loans an inde-  
14                         pendent undergraduate student could borrow,  
15                         pursuant to section 428H(d)(4)(B), on the date  
16                         the borrower’s final covered Federal Direct  
17                         Loan was disbursed, whichever amount is great-  
18                         er, if the borrower—

19                         “(i) at any time, elected to participate  
20                         under subparagraph (A); and

21                         “(ii) for 25 years—

22                         “(I) made monthly payments  
23                         pursuant to subparagraph (A); or

1                         “(II) was in deferment due to an  
2                         economic hardship described in sec-  
3                         tion 435(o).

4                         “(I) A borrower may elect to discontinue  
5                         repayment pursuant to this subsection, at any  
6                         time, and enter into repayment pursuant to sec-  
7                         tion 455(d)(2)(A).

8                         “(2) MONTHLY PAYMENTS.—Only monthly pay-  
9                         ments made pursuant to paragraph (1)(A) shall be  
10                         considered eligible payments toward the forgiveness  
11                         of outstanding loan principal and interest under sub-  
12                         paragraphs (G) and (H) of paragraph (1).

13                         “(c) ELIGIBILITY DETERMINATIONS.—The Secretary  
14                         shall annually determine a borrower’s eligibility for the  
15                         simplified income-driven repayment plan under this sec-  
16                         tion through—

17                         “(1) verification of a borrower’s annual ad-  
18                         justed gross income;

19                         “(2) the annual amount due on the total  
20                         amount of covered Federal Direct Loans; and

21                         “(3) such other procedures as are necessary to  
22                         effectively implement the simplified income-driven  
23                         repayment plan under this section.

24                         “(d) SPECIAL RULE FOR MARRIED BORROWERS FIL-  
25                         ING SEPARATELY.—In the case of a married borrower who

1 files a separate Federal income tax return, the Secretary  
2 shall calculate the borrower's income-driven calculation on  
3 the basis of the borrower's total amount due on covered  
4 Federal Direct Loans and the married couple's combined  
5 adjusted gross income. In the case of a married couple  
6 in which both individuals repay their loans under this sec-  
7 tion, the Secretary shall calculate each borrower's income-  
8 driven calculation on the basis of each borrower's total  
9 amount due on covered Federal Direct Loans and the  
10 married couple's combined adjusted gross income divided  
11 by 2.

12       “(e) ANNUAL INCOME VERIFICATION.—

13           “(1) IN GENERAL.—A borrower who elects to  
14 participate in the simplified income-driven repay-  
15 ment plan under this section shall submit to the Sec-  
16 retary, on an annual basis, verification of the bor-  
17 rower's annual adjusted gross income.

18           “(2) CONSEQUENCE OF FAILURE TO SUBMIT.—

19       With respect to a borrower who fails to submit to  
20 the Secretary verification of the borrower's annual  
21 adjusted gross income as required under paragraph  
22 (1), any monthly payments made during the period  
23 the borrower is in violation of the requirement of  
24 paragraph (1) shall not be considered eligible pay-  
25 ments toward the forgiveness of outstanding loan

1       principal and interest under subparagraphs (G) and  
2       (H) of subsection (b)(1).”.

3 **SEC. 3. STREAMLINING REPAYMENT PLANS FOR NEW BOR-**  
4 **ROWERS.**

5       Section 455 of the Higher Education Act of 1965 (20  
6 U.S.C. 1087e) is amended—

7               (1) by striking subsection (d) and inserting the  
8       following:

9       “(d) REPAYMENT PLANS.—

10              “(1) DESIGN AND SELECTION FOR BORROWERS  
11       BEFORE JULY 1, 2015.—With respect to a borrower  
12       of a loan made under this part before July 1, 2015,  
13       and consistent with criteria established by the Sec-  
14       retary, the Secretary shall offer such borrower a va-  
15       riety of plans for repayment of such loan, including  
16       principal and interest on the loan. The borrower  
17       shall be entitled to accelerate, without penalty, re-  
18       payment on the borrower’s loans under this part.

19       The borrower may choose—

20               “(A) a fixed repayment plan, consistent  
21       with subsection (a)(1) of this section and with  
22       section 428(b)(9)(A)(i);

23               “(B) a graduated repayment plan, con-  
24       sistent with section 428(b)(9)(A)(ii);

1               “(C) an extended repayment plan, con-  
2 sistent with section 428(b)(9)(A)(iv), except  
3 that the borrower shall annually repay a min-  
4 imum amount determined by the Secretary in  
5 accordance with section 428(b)(1)(L);

6               “(D) an income contingent repayment  
7 plan, with varying annual repayment amounts  
8 based on the income of the borrower, paid over  
9 an extended period of time prescribed by the  
10 Secretary, not to exceed 25 years, except that  
11 the plan described in this subparagraph shall  
12 not be available to the borrower of a Federal  
13 Direct PLUS loan made on behalf of a depend-  
14 ent student; and

15               “(E) an income-based repayment plan that  
16 enables borrowers who have a partial financial  
17 hardship to make a lower monthly payment in  
18 accordance with section 493C, except that the  
19 plan described in this subparagraph shall not be  
20 available to the borrower of a Federal Direct  
21 PLUS Loan made on behalf of a dependent  
22 student or a Federal Direct Consolidation  
23 Loan, if the proceeds of such loan were used to  
24 discharge the liability on such Federal Direct

1           PLUS Loan or a loan under section 428B  
2           made on behalf of a dependent student.

3           “(2) DESIGN AND SELECTION FOR NEW BOR-  
4           ROWERS ON OR AFTER JULY 1, 2015.—The Secretary  
5           shall offer a borrower of a loan made under this part  
6           on or after July 1, 2015, the following plans for re-  
7           payment of such loan, including principal and inter-  
8           est on the loan. The borrower shall be entitled to ac-  
9           celerate, without penalty, repayment on the bor-  
10          rrower’s loans under this part. The borrower may  
11          choose—

12           “(A) a fixed repayment plan, consistent  
13           with subsection (a)(1) of this section and with  
14           section 428(b)(9)(A)(i); or

15           “(B) a simplified income-driven repayment  
16          plan, consistent with section 493E, except the  
17          plan described in this subparagraph shall not be  
18          available to a borrower of a Federal Direct  
19          PLUS Loan made on behalf of a dependent  
20          student, a Federal Direct Consolidation Loan,  
21          if the proceeds of such loan were used to dis-  
22          charge the liability on such Federal Direct  
23          PLUS Loan or a loan under section 428B  
24          made on behalf of a dependent student.

1           “(3) BORROWER NON-SELECTION.—If a bor-  
2        rower of a loan made under this part does not select  
3        a repayment plan described in paragraph (1) or (2),  
4        the Secretary may provide the borrower with a re-  
5        payment plan described in subparagraph (A), (B), or  
6        (C) of paragraph (1) for borrowers before July 1,  
7        2015, or a repayment plan described in paragraph  
8        (2)(A) for new borrowers on or after July 1, 2015.

9           “(4) CHANGES IN SELECTIONS.—The borrower  
10      of a loan made under this part may change the bor-  
11      rower’s selection of a repayment plan under para-  
12      graph (1) or (2), or the Secretary’s selection of a  
13      plan for the borrower under paragraph (3), as the  
14      case may be, under such terms and conditions as  
15      may be established by the Secretary.

16           “(5) ALTERNATIVE REPAYMENT PLANS.—The  
17      Secretary may provide, on a case by case basis, an  
18      alternative repayment plan to a borrower of a loan  
19      made under this part on or after July 1, 2015, who  
20      demonstrates to the satisfaction of the Secretary  
21      that the terms and conditions of the repayment  
22      plans available under paragraph (2) are not ade-  
23      quate to accommodate the borrower’s exceptional  
24      circumstances. Upon request, the Secretary shall  
25      make available for such borrowers repayment plans

1 described in subparagraphs (B) and (C) of para-  
2 graph (1). In designing such alternative repayment  
3 plans, the Secretary shall ensure that such plans do  
4 not exceed the cost to the Federal Government, as  
5 determined on the basis of the present value of fu-  
6 ture payments by such borrowers, of loans made  
7 using the plans available under paragraph (2).

8       “(6) REPAYMENT AFTER DEFAULT.—For any  
9 borrower who has defaulted on a loan made under  
10 this part, the Secretary—

11           “(A) may require the borrower to pay all  
12 reasonable collection costs associated with such  
13 loan; and

14           “(B) if such loan was made—

15               “(i) to any borrower who, before July  
16 1, 2015, had an outstanding balance on a  
17 student loan made, insured, or guaranteed  
18 under this part or part B, may require the  
19 borrower to repay the loan pursuant to an  
20 income contingent repayment plan, as de-  
21 scribed in paragraph (1)(D), or an income-  
22 based repayment plan, as described in  
23 paragraph (1)(E); or

24               “(ii) to a new borrower (as defined in  
25 section 493E(a)(5)), may provide the bor-

1 rorer the option to enroll in the repayment  
2 plan described in paragraph (2)(B).

3 “(7) APPLICABILITY PROVISION.—

4 “(A) IN GENERAL.—Except as provided in  
5 paragraph (5) and subparagraph (B), the re-  
6 payment plans under subparagraphs (B), (C),  
7 (D), and (E) of paragraph (1) are not available  
8 for a borrower who received the borrower’s first  
9 disbursement of a Federal Direct Loan on or  
10 after July 1, 2015.

11 “(B) EXCEPTION.—The repayment plans  
12 available to a borrower of a Federal Direct  
13 PLUS Loan made on behalf of a dependent  
14 student or a Federal Direct Consolidation Loan  
15 whose proceeds were used to discharge the li-  
16 ability of a Federal Direct PLUS Loan made  
17 on behalf of a dependent student or a loan  
18 under section 428B made on behalf of a de-  
19 pending student on or after July 1, 2015, shall  
20 be those described under subparagraphs (A),  
21 (B), and (C) of paragraph (1).”; and  
22 (2) in subsection (m)—

23 (A) in paragraph (1)—

1                             (i) in the paragraph heading, by striking  
2                             “IN GENERAL” and inserting “BOR-  
3                             ROWERS BEFORE JULY 1, 2015”; and

4                             (ii) in the matter preceding subparagraph  
5                             (A), by striking “The Secretary”  
6                             and inserting “Except as provided in para-  
7                             graph (5), the Secretary”;

8                             (B) in paragraph (2), by inserting “or (5)”  
9                             after “paragraph (1)”; and

10                             (C) by adding at the end the following:

11                             “(5) SIMPLIFIED INCOME-DRIVEN REPAYMENT  
12                             FOR NEW BORROWERS ON OR AFTER JULY 1, 2015.—

13                             “(A) IN GENERAL.—With respect to an eli-  
14                             gible Federal Direct Loan not in default made  
15                             under this part on or after July 1, 2015, the  
16                             Secretary shall cancel the balance of interest  
17                             and principal due, after the conclusion of the  
18                             employment period described in paragraph  
19                             clause (iv), as of the time of such cancellation,  
20                             on any such loan for a borrower who—

21                             “(i) as of July 1, 2015, had no out-  
22                             standing balance on a student loan made,  
23                             insured, or guaranteed under this part or  
24                             part B or had no outstanding balance on  
25                             a student loan made, insured, or guaran-

1                 teed under this part or part B on the date  
2                 the borrower received the loan made under  
3                 this part on or after July 1, 2015;

4                 “(ii) has made 120 monthly payments  
5                 on the eligible Federal Direct Loan under  
6                 a simplified income-driven repayment plan  
7                 under subsection (d)(2)(B);

8                 “(iii) is employed in a public service  
9                 job at the time of such forgiveness; and

10                 “(iv) has been employed in a public  
11                 service job during the period in which the  
12                 borrower makes each of the 120 payments  
13                 described in clause (ii).

14                 “(B) ANNUAL INCOME VERIFICATION.—  
15                 With respect to a borrower who fails to submit  
16                 to the Secretary verification of the borrower’s  
17                 annual adjusted gross income as required under  
18                 section 493E(e), any monthly payments made  
19                 during the period the borrower is in violation of  
20                 such requirement shall not be considered eligi-  
21                 ble payments under subparagraph (A)(ii) to-  
22                 ward the cancellation pursuant to this para-  
23                 graph of the balance of interest and principal  
24                 due on the borrower’s loan.”.

1 **SEC. 4. FIXED REPAYMENT PLAN.**

2       The Higher Education Act of 1965 (20 U.S.C. 1001  
3 et seq.) is amended—

4               (1) in section 153(a)(1)(B)(iii)(V), by striking  
5               “standard repayment plan” and inserting “fixed re-  
6               payment plan”;

7               (2) in section 428(b)(9)(A)(i), by striking  
8               “standard repayment plan” and inserting “fixed re-  
9               payment plan”;

10              (3) in section 433(b)(7)(B), by striking “stand-  
11              ard repayment plan” and inserting “fixed repayment  
12              plan”;

13              (4) in section 455—

14               (A) in subsection (e)(7)(B)(iv), by striking  
15               “standard repayment plan” and inserting  
16               “fixed repayment plan”; and

17               (B) in subsection (m)(1)(A)(ii), by striking  
18               “standard repayment plan” and inserting  
19               “fixed repayment plan”; and

20              (5) in section 493C—

21               (A) in subsection (a)(3)(A), by striking  
22               “standard repayment plan” and inserting  
23               “fixed repayment plan”; and

24               (B) in subsection (b)—

- 1                             (i) in paragraph (7)(B)(iii), by striking  
2                             “standard repayment plan” and inserting  
3                             “fixed repayment plan”; and  
4                             (ii) in paragraph (8), by striking  
5                             “standard repayment plan” and inserting  
6                             “fixed repayment plan”.

7 **SEC. 5. AMENDMENTS TO THE INTERNAL REVENUE CODE.**

8         (a) IN GENERAL.—Paragraph (1) of section 108(f)  
9 of the Internal Revenue Code of 1986 is amended by strik-  
10 ing “any student loan if” and all that follows and inserting  
11 “any student loan if—

12                             “(A) such discharge was pursuant to a  
13 provision of such loan under which all or part  
14 of the indebtedness of the individual would be  
15 discharged if the individual worked for a certain  
16 period of time in certain professions for any of  
17 a broad class of employers, or

18                             “(B) such discharge was pursuant to sec-  
19 tion 437(a) of the Higher Education Act of  
20 1965 or the parallel benefit under part D of  
21 title IV of such Act (relating to the repayment  
22 of loan liability).”.

23         (b) EFFECTIVE DATE.—The amendment made by  
24 subsection (a) shall apply to discharges of loans after the  
25 date of enactment of this Act.

1   **SEC. 6. NOTIFICATION TO BORROWERS ABOUT REPAYMENT**

2                   **OPTIONS AND ALTERNATIVES TO DEFAULT.**

3       Not later than 1 year after the date of enactment  
4   of this Act, the Secretary of Education shall require  
5   servicers of loans made, insured, or guaranteed under part  
6   B or D of title IV of the Higher Education Act of 1965  
7   (20 U.S.C. 1071 et seq. and 1087a et seq.) to—

8                   (1) notify borrowers, in writing and through  
9   electronic format, about all repayment options for  
10   which the borrower may qualify;

11                  (2) provide borrowers, in writing and through  
12   electronic format, information about alternative re-  
13   payment plans, including the borrower's estimated  
14   monthly payment, expected number of years to  
15   repay, expected amount of loan forgiveness, expected  
16   total loan forgiveness, and expected total principal  
17   and interest paid, associated with each repayment  
18   plan in a format that permits the borrower to com-  
19   pare the current repayment plan with alternative re-  
20   payment plans; and

21                  (3) offer to enroll such borrowers in alternative  
22   plans, if eligible.

1   **SEC. 7. GAO STUDY ON IMPROVING ENROLLMENT AND**  
2                   **VERIFICATION ASSOCIATED WITH INCOME-**  
3                   **DRIVEN REPAYMENT.**

4       Not later than 2 years after the date of enactment  
5   of this Act, the Comptroller General of the United States,  
6   in consultation with the Secretary of the Treasury, shall—

7           (1) complete a study that—

8              (A) examines the feasibility of simplifying  
9              the process for enrolling in, and verifying an-  
10             annual eligibility for, the simplified income-driven  
11             repayment program authorized under the  
12             amendments made by this Act; and

13              (B) provides recommendations, including  
14             those relating to streamlined income and em-  
15             ployment verification and simplified methods of  
16             repayment, for efficient administration of in-  
17             come-based repayment programs, including  
18             those authorized under the amendments made  
19             by this Act; and

20           (2) prepare and submit a report to the Com-  
21             mittee on Health, Education, Labor, and Pensions  
22             of the Senate and the Committee on Education and  
23             the Workforce of the House of Representatives set-  
24             ting forth the conclusions of the study described in  
25             paragraph (1) in such a manner that the rec-  
26             ommendations included in the report can inform fu-

1       ture reauthorizations of the Higher Education Act of  
2       1965 (20 U.S.C. 1001 et seq.).

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